

Exhibit 28

LBKG 2015-01-12 nr 29**Gældsinddrivelsesloven****§ 10**

Som senest ændret ved: **L 2018 551 § 1 stk. 1 nr. 9** og **L 2018 551 § 1 stk. 1 nr. 10**

I kraft: 2018-06-01

Fordringer omfattet af denne lov kan med tillæg af renter, gebyrer og andre omkostninger inddrives ved lønindeholdelse, medmindre andet følger af bilag 1.

Stk. 2. Restanceinddrivelsesmyndigheden kan træffe afgørelse om, at der skal ske indeholdelse i skatteyderens beregnede eller godskrevne A-indkomst af, hvad der er nødvendigt til betaling af fordringer med påløbne renter, gebyrer, tillæg og andre omkostninger, hvor betalingsfristen er overskredet. Restanceinddrivelsesmyndigheden er i begrundelsen for afgørelsen om lønindeholdelse alene forpligtet til at henvise til, at fordringen er under inddrivelse hos restanceinddrivelsesmyndigheden. Der kan dog ikke ske indeholdelse i indkomst, som er valgt beskattet efter [kildeskattelovens § 48 E](#). Restanceinddrivelsesmyndighedens afgørelse om lønindeholdelse indberettes til Det Fælles Lønindeholdelsesregister, jf. § 3 i lov om Det Fælles Lønindeholdelsesregister.

Stk. 3. Indeholdelse efter stk. 1 kan foretages, selv om udbetalingen eller godskrivningen af A-indkomst også er genstand for indeholdelse af skat efter [kildeskattelovens §§ 46 og 49](#). Indeholdelsen sker med en procentdel (indeholdelsesprocenten) af den beregnede eller godskrevne A-indkomst. Indeholdelsesprocenten meddeles til told- og skatteforvaltningen og indgår i indeholdelsesprocenten efter [kildeskattelovens § 48, stk. 4](#). Ved afgørelse om indeholdelse skal der overlades skyldneren det nødvendige til eget og familiens underhold. Skatteministeren kan fastsætte nærmere regler om betalingsevnevurdering, herunder rådighedsbeløb, og om fradrag af pensionsindbetalinger til fastsættelse af den del af A-indkomsten, som maksimalt kan indeholdes. Skatteministeren kan endvidere fastsætte regler om, at der ikke kan ske indeholdelse i A-indkomst bestående af visse ydelser. Ved fastsættelsen af indeholdelsesprocenten kan den samlede indeholdelsesprocent efter [kildeskattelovens § 48, stk. 4](#), ikke overstige 100.

Stk. 4. Indeholdelsesprocenten kan gradueres efter indkomstens størrelse. Skatteministeren kan fastsætte nærmere regler om sammenhængen mellem indkomsten og indeholdelsesprocenten.

Stk. 5. Reglerne i stk. 1-3 finder uanset afvigende bestemmelser i den øvrige lovgivning også anvendelse på kommunale og statslige tjenestemænds lønninger m.v.

Stk. 6. Reglerne i [kildeskattelovens §§ 43-46](#), 48, 48 A, 49, 51, 56, 57, 68-70 og 73 A, i afsnit VIII, i §§ 83-86 og i opkrævningsloven om indeholdelse, opkrævning, betaling, rente, gebyrer, kontrol, inddrivelse og straf m.v. vedrørende indeholdelse af A-skat finder tilsvarende anvendelse for beløb, der er indeholdt eller opkrævet i henhold til bestemmelserne i denne paragraf.

Stk. 7. Told- og skatteforvaltningen opgør de indeholdte beløb efter denne bestemmelse og sender dem til Det Fælles Lønindeholdelsesregister. Er der indeholdt mere efter denne bestemmelse, end hvad der er nødvendigt til dækning af de i stk. 1 nævnte beløb, kan det overskydende beløb anvendes til dækning af andre restancer, for hvilke der kunne være truffet afgørelse om lønindeholdelse efter stk. 1. Skatteministeren fastsætter nærmere regler om opgørelser efter 1. pkt.

Stk. 8. Beløbsgrænser, der fastsættes i medfør af stk. 3 og 4, reguleres hvert år pr. 1. januar med 2,0 pct. tillagt eller fratrukket tilpasningsprocenten for det pågældende finansår, jf. lov om en satsreguleringsprocent. De regulerede beløb afrundes opad til det nærmeste hele kronebeløb, der kan deles med 10. Reguleringen

sker på grundlag af de på reguleringstidspunktet gældende beløb før afrunding. De årlige reguleringer offentliggøres af skatteministeren.

LBKG 2015-01-12 no 29

Debt Recovery Act

§ 10

As last amended by: **L 2018 551 § 1 paragraph 1 no. 9** and **L 2018 551 § 1 paragraph 1 no. 10**

Effective: 2018-06-01

Claims covered by this Act may, with the addition of interest, fees and other costs, be recovered from salary, unless otherwise stipulated in Appendix 1.

Paragraph 2. The arrears recovery authority may decide to include in the taxpayer's calculated or credited A-income what is necessary for the payment of claims with accrued interest, fees, surcharges and other costs in instances where the payment deadline has passed. The arrears recovery authority is, in the justification for the remuneration decision alone, solely obliged to refer to the claim being recovered from the arrears recovery authority. However, income is not included as it is tax pursuant to §48 E of the Withholding Tax Act. The arrears recovery authority's decision on wage retention shall be reported to the Joint Wage Retention Register, cf. § 3 of the Act on the Common Wage Retention Register.

Paragraph 3. Withholdings pursuant to paragraph 1 can be made even if the payment or crediting of A-income is also subject to withholding tax pursuant to §§46 and 49 of the Withholding Tax Act. The deduction is made based on a percentage (the withholding rate) of the calculated or credited A-income. The Customs and Tax Administration is notified of the withholding percentage which is included in the percentage of deductions pursuant to §48, paragraph 4. In deciding the withholding amount, the debtor must be given what is necessary to provide for him or herself and family. The Ministry of Taxation may establish comprehensive rules on the ability to pay, including available amounts, and on the deduction of pension contributions to determine the maximum amount of A-income that can be retained. The Ministry of Taxation may also establish rules barring the inclusion of A-income originating from certain services. In determining the withholding rate, the total percentage of withholdings pursuant to §48 paragraph 4 of the Withholding Tax Act, may not exceed 100.

Paragraph 4. The withholding percentage can be adjusted based on income amount. The Ministry of Taxation may establish comprehensive rules on the correlation between income and the withholding percentage.

Paragraph 5. The rules found in paragraphs 1-3 apply regardless of deviating provisions in other legislation and they also apply to the salaries of municipal and state officials, etc.

Paragraph 6. The rules in Withholding Tax Act §§ 43-46, 48, 48 A, 49, 51, 56, 57, 68-70 and 73 A, in section VIII, in §§83-86 and in the collection law on withholdings, payment, interest, fees, checks, recovery and penalties etc. relating to the withholding of A-tax shall apply correspondingly to amounts included or collected in accordance with the provisions of this section.

Paragraph 7. The Customs and Tax Administration calculates the amounts included in this provision and sends them to the Common Wage Retention Register. If this provision contains more than what is necessary to cover the amounts referred to in paragraph 1, the excess amount may be used to cover other arrears for which a determination has been made on wages in accordance with paragraph 1. The Ministry of Taxation establishes comprehensive rules on settlements after the first point.

Paragraph 8. Thresholds that are established pursuant to paragraphs 3 and 4 are regulated each year on the 1st of January by 2 percent which is added or subtracted based on the adjustment percentage for the financial year in question, cf. the law on a rate percentage adjustment. The regulated amounts are rounded upwards to the nearest whole amount of krone that is divisible by 10. The adjustment is based on the applicable amount at the time of adjustment before rounding. The annual regulations are published by the Ministry of Taxation.